

DEFAULT O/E JAD

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

FILED
11/4/22 9:32 am
CLERK
U.S. BANKRUPTCY
COURT - WDPA

IN RE:)	Case No.: 19-23887-JAD
)	
Troy R. Sheffield)	Chapter 13
Debtor)	
)	Doc. No.: 101
Troy R. Sheffield)	
Movant)	Hearing Date & Time: November 9, 2022
)	@ 11:00 a.m.
)	
v.)	
)	
Carrington Mortgage Services, LLC)	
Respondent)	

ORDER

AND NOW, on this 4th day of November, 2022, upon
consideration of the within Motion for Approval Loan Modification it is hereby Ordered and
Directed as follows:

1. The loan modification agreement between the Debtor and Carrington Mortgage Services, LLC is approved.
2. The terms of the modification include the following changes to the mortgage:
 - (a) The maturity date of the loan is May 1, 2052.
 - (b) The new principal balance is \$100,871.06.
 - (c) The interest rate shall be 3.25% per annum on the unpaid balance.
 - (d) The Escrow and Insurance payment is \$401.77.
 - (e) The Principal and Interest payment shall be \$439.00.
 - (f) The total monthly payment shall be \$1,646.00.
3. The Debtor shall file an Amended Plan within fourteen (14) days of this Order.
4. The Debtor shall file an Amended Schedule J within fourteen (14) days of this Order.
5. The Creditor shall amend the proof of claim within fourteen (14) days of this Order.
6. The Loss Mitigation process is hereby terminated.

BY THE COURT:



jsf

Honorable Jeffery A. Deller
United States Bankruptcy Judge

In re:
Troy R Sheffield
Debtor

Case No. 19-23887-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Nov 04, 2022

User: auto
Form ID: pdf900

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 06, 2022:

Recip ID	Recipient Name and Address
db	+ Troy R Sheffield, 728 MacBeth Drive, Pittsburgh, PA 15235-4614

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 06, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 4, 2022 at the address(es) listed below:

Name	Email Address
Albert G. Reese, Jr.	on behalf of Debtor Troy R Sheffield areese8897@aol.com agreese8897@gmail.com;r41196@notify.bestcase.com;agrlaw8897@gmail.com
Brian Nicholas	on behalf of Creditor MIDFIRST BANK bnicholas@kmlawgroup.com
Daniel Philip Jones	on behalf of Creditor CITIMORTGAGE INC. djones@sterneisenberg.com, bkecf@sterneisenberg.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Mario J. Hanyon	on behalf of Creditor CITIMORTGAGE INC. wbecf@brockandscott.com, mario.hanyon@brockandscott.com

Office of the United States Trustee

District/off: 0315-2

User: auto

Page 2 of 2

Date Rcvd: Nov 04, 2022

Form ID: pdf900

Total Noticed: 1

ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

Thomas Song

on behalf of Creditor CITIMORTGAGE INC. pawb@fedphe.com

TOTAL: 9